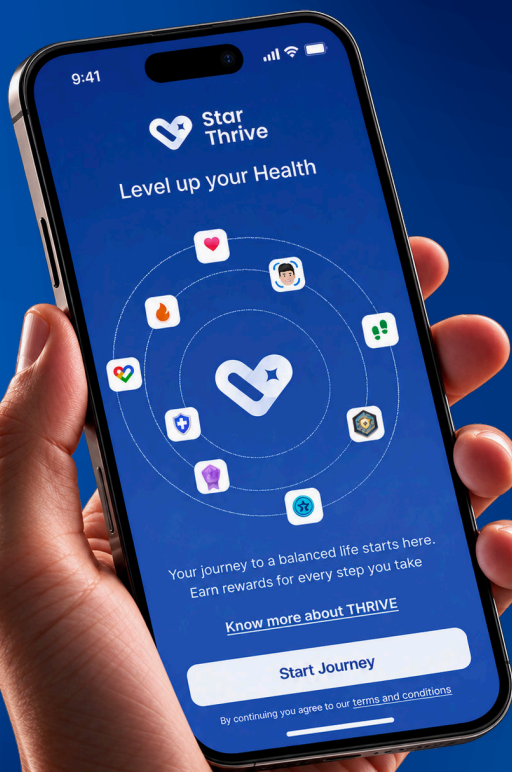




Star Thrive

Healthy Behaviour, Now Rewarded



Redeem up to 100%
of your policy premium in the form
of Health & Wellness Rewards



Earn THRIVE Coins



Reach Milestones



Redeem Benefits

Every step you take towards staying
healthy deserves to be rewarded.



Earn THRIVE Coins

What if your healthy habits could reward you with benefits beyond your hospitalisation cover? With Star THRIVE, it's possible—a brand-new platform that rewards your everyday healthy choices and adds value to your health & wellness journey.

Earn up to 18,000 coins per eligible insured per policy year and redeem health rewards up to 100% of your current policy tenure's premium.

Three ways to earn THRIVE Coins



Seamless Start

Earn 500 coins by registering on the STAR Health App, linking your ABHA ID, and connecting a fitness app.

Health Track Pro

Earn up to 4,000 coins by completing health assessments, preventive check-ups, Face Scan and more.



Wellness Circle

Earn up to 13,500 coins by turning everyday healthy habits into rewards – daily walking, everyday exercise and joining wellness programmes.



Reach Milestones

Earn THRIVE Coins to reach higher milestones and unlock health vouchers.



Maximum Voucher Amount/Insured Person: ₹5,000



Redeem Rewards

Once you've earned your THRIVE Coins, redeem them across the following platforms:

Health & OPD Services

Use your rewards to access eligible health and OPD services.

Wellness Marketplace

Access eligible health, fitness, nutrition and wellness benefits with your THRIVE Coins on the STAR Health App.

Renewal Premium Savings

Use eligible rewards towards your renewal premium.

Program Eligibility: Insured Persons aged 18 years and above.

Coins Validity: Coins are valid for 1 year from the date of earning or until the Policy lapses, whichever is earlier.

The THRIVE Coins you earn along the way can be redeemed for specified benefits worth up to 100% of your current policy tenure's premium and health vouchers worth up to ₹5,000 per eligible insured person, subject to the applicable program terms and conditions.



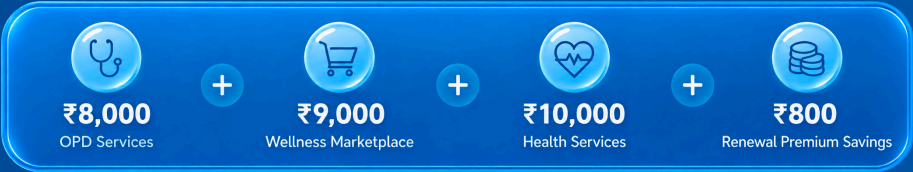
Coin Conversion Value

For Health, OPD & Wellness Benefit: 1 Coin = ₹1

For Premium Discount Benefit: 1 Coin = ₹0.20

Star THRIVE in Action

See how Aarav earns, redeems and carries forward his valid THRIVE Coins across 3 Policy Years.



Total Value Redeemed

₹27,800*

*Illustrative example. Renewal premium savings are calculated at ₹0.20 per Coin and are subject to applicable terms, Coin validity, Policy status and redemption conditions. Valid unused Coins may carry forward to the renewed Policy until they expire. Coins with the nearest expiry will be utilised first at the time of redemption.



Star Thrive

Healthy Behaviour, Now Rewarded

Stay on track with your health.
Get rewarded along the way.



THRIVE. Every day.

Track your healthy habits, earn rewards and keep moving towards a healthier you.

Scan to download



Get the STAR Health App

Stay connected to all your health activities



MOVE



TRACK



EARN



REDEEM



REPEAT

Move more. Earn more. THRIVE more.